

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Karen L. Diehl  
Debtor

Case No. 23-01753-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Nov 17, 2023

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2023:**

Recip ID	Recipient Name and Address
db	+ Karen L. Diehl, 107 High Street Apt 5, Boiling Springs, PA 17007-9207
5558153	+ Arthur Bear, 102 Hilltop Roda #1, Boiling Springs, PA 17007-9709
5558160	+ Orrstown Bk, 77 E King St, Shippensburg, PA 17257-1351
5558161	Ppl Electric Utilities Corpora, 501 Greene St, Augusta, GA 30901-4404
5558171	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754
5558165	Wellspan Health, PO Box 742688, Cincinnati, OH 45274-2688

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5558154	EDI: CAPITALONE.COM	Nov 17 2023 23:33:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5558155	Email/Text: compliance@contractcallers.com	Nov 17 2023 18:37:00	Cci/Contract Callers Inc, Attn: Bankruptcy Dept, 501 Greene St, Ste 302, Augusta, GA 30901-4415
5558156	Email/PDF: creditonebknofications@resurgent.com	Nov 17 2023 18:39:08	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
5558166	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Nov 17 2023 18:36:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5558167	EDI: IRS.COM	Nov 17 2023 23:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5558157	Email/Text: PBNCNotifications@peritussservices.com	Nov 17 2023 18:36:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
5558158	^ MEBN	Nov 17 2023 18:33:10	Lendingpoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd NW, Ste 200, Kennesaw, GA 30144-3612
5558159	Email/Text: ml-ebn@missionlane.com	Nov 17 2023 18:36:00	Mission Lane LLC, Attn: Bankruptcy, PO Box 105286, Atlanta, GA 30348-5286
5558170	EDI: PENNDEPTREV	Nov 17 2023 23:33:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5558170	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2023 18:36:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5558168	Email/Text: fesbank@attorneygeneral.gov	Nov 17 2023 18:36:00	Office of Attorney General, Financial Enforcement, 16th Floor, Strawberry Square, Harrisburg, PA 17120
5558162	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 17 2023 18:37:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
5558163	EDI: RMSC.COM	Nov 17 2023 23:33:00	Synchrony Bank/Tjx, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

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5558169	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Nov 17 2023 18:36:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5558171	^ MEBN	Nov 17 2023 18:33:21	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754
5558164	EDI: LCIUPSTART	Nov 17 2023 23:33:00	Upstart, Upstart Operations/ Attn:Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2023 at the address(es) listed below:

Name	Email Address
John Matthew Hyams	on behalf of Debtor 1 Karen L. Diehl jmh@johnhyamslaw.com acb@johnhyamslaw.com;ccv@johnhyamslaw.com;dlh@johnhyamslaw.com
Lawrence G. Frank	lawrencegfrank@gmail.com PA39@ecfbis.com
Michael Patrick Farrington	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2021-2 mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1

Karen L. Diehl

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3292

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:23-bk-01753-HWV

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Karen L. Diehl

11/17/23**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**